

CLAIMS

What is claimed is:

- 1 1. A method for paying for a transaction over the Internet, comprising:
 - 2 (a) receiving information utilizing a network, wherein the information includes
 - 3 an Internet Protocol (IP) address of a user and an amount of payment due;
 - 4 (b) identifying an account using at least a portion of the information; and
 - 5 (c) administering payment for the payment due by billing against the account.
- 1 2. The method as recited in claim 1, wherein a site sends the information in
2 response to the user carrying out a transaction using the site.
- 1 3. The method as recited in claim 1, wherein the information further includes
2 port numbers.
- 1 4. The method as recited in claim 1, wherein the steps are carried out by a
2 network service provider.
- 1 5. The method as recited in claim 2, and further comprising the steps of
2 identifying user data based on the received information, and sending the user
3 data to the site.
- 1 6. The method as recited in claim 5, wherein the user data includes shipping
2 information.
- 1 7. The method as recited in claim 5, and further comprising the step of
2 requesting permission from the user prior to sending the user data to the site.

- 1 8. The method as recited in claim 1, and further comprising the step of limiting
2 the administration of payment based on a rule.
- 1 9. The method as recited in claim 2, and further comprising the step of
2 collecting a fee from the site.
- 1 10. The method as recited in claim 9, wherein the fee is a percentage of the
2 payment due.
- 1 11. The method as recited in claim 1, wherein the account is a debit account.
- 1 12. The method as recited in claim 1, wherein the steps are carried out by a
2 financial institution offering credit with credit cards in conjunction with a
3 network service provider.
- 1 13. A computer program product for paying for a transaction over the Internet,
2 comprising:
3 (a) computer code for receiving information utilizing a network, wherein the
4 information includes an Internet Protocol (IP) address of a user and an
5 amount of payment due;
6 (b) computer code for identifying an account using at least a portion of the
7 information; and
8 (c) computer code for administering payment for the payment due by billing
9 against the account.
- 1 14. The computer program product as recited in claim 13, wherein a site sends
2 the information in response to the user carrying out a transaction using the
3 site.
- 1 15. The computer program product as recited in claim 13, wherein the
2 information further includes port numbers.

- 1 16. The computer program product as recited in claim 13, wherein the computer
2 code is executed by a network service provider.
- 1 17. The computer program product as recited in claim 14, and further comprising
2 computer code for identifying user data based on the received information,
3 and sending the user data to the site.
- 1 18. The computer program product as recited in claim 17, wherein the user data
2 includes shipping information.
- 1 19. The computer program product as recited in claim 17, and further comprising
2 computer code for requesting permission from the user prior to sending the
3 user data to the site.
- 1 20. The computer program product as recited in claim 13, and further comprising
2 computer code for limiting the administration of payment based on a rule.
- 1 21. The computer program product as recited in claim 14, and further comprising
2 computer code for collecting a fee from the site.
- 1 22. The computer program product as recited in claim 21, wherein the fee is a
2 percentage of the payment due.
- 1 23. The computer program product as recited in claim 13, wherein the account is
2 a debit account.
- 1 24. The computer program product as recited in claim 13, wherein the computer
2 code is executed by a financial institution offering credit with credit cards in
3 conjunction with a network service provider.

- 1 25. A system for paying for a transaction over the Internet, comprising:
- 2 (a) logic for receiving information utilizing a network, wherein the information
- 3 includes an Internet Protocol (IP) address of a user and an amount of
- 4 payment due;
- 5 (b) logic for identifying an account using at least a portion of the information;
- 6 and
- 7 (c) logic for administering payment for the payment due by billing against the
- 8 account.

- 1 26. A method for paying for a transaction over the Internet, comprising:
- 2 (a) providing a link to a site on a network where a business transaction is
- 3 occurring;
- 4 (b) receiving information from the site at a third party location during the
- 5 transaction, wherein the information includes an Internet Protocol (IP)
- 6 address of a user and an amount of payment due;
- 7 (c) identifying an account using at least a portion of the information;
- 8 (d) identifying whether any rules are associated with the account;
- 9 (e) conditionally administering payment for the payment due by billing against
- 10 the account in accordance with any identified rules;
- 11 (f) identifying shipping information based on the received information;
- 12 (g) sending the shipping information to the site; and
- 13 (h) receiving compensation from the site.